

Certificate Number: 00437-PAM-DE-031437652

Bankruptcy Case Number: 18-02876



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 7, 2018, at 11:07 o'clock AM MDT, James Moran completed a course on personal financial management given by internet by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 7, 2018 By: /s/Kimberly Jackson

Name: Kimberly Jackson

Title: Accredited Financial Counselor